

IMPORTANT INFORMATION

ONCE-A-YEAR OPPORTUNITY FOR MEDICARE MEMBERS

September 2019

First Name Last Name

Address 1

Address 2

City, State Zip

Pension Employee ID: _____

State of Delaware Special Medicfill Plan Open Enrollment – October 7 - 18, 2019

Coverage with the Medicare Supplemental Plan & Express Scripts Medicare Prescription Drug Plan

Why am I receiving this notice?

You are receiving this annual notice because you are either enrolled or eligible for enrollment in the State of Delaware Medicare Supplemental Plan that is referred to as the Special Medicfill Plan and the Express Scripts Medicare Prescription Drug Plan. This is your once a year opportunity to make a change in your Special Medicfill Plan or Express Scripts Medicare Prescription Drug Plan enrollment.

Typically, you do not need to take action during this open enrollment. If you are already enrolled in the Special Medicfill Plan and you do not want to make a change, you do not need to re-enroll. A checklist is included on this page to assist in determining if changes are required. Please review this communication in its entirety for important information and instructions.

State of Delaware Special Medicfill Plan Open Enrollment Highlights:

- There are no Special Medicfill Plan monthly premium changes for the 2020 plan year.
- There are no Express Scripts Medicare Prescription Drug Plan copay changes for the 2020 plan year.
- **If you are currently enrolled in the Special Medicfill Plan and do not submit changes during this open enrollment period, you will remain enrolled in the 2020 plan year.**
- This upcoming October open enrollment period only applies to the Highmark Delaware Special Medicfill Supplement Plan. If you cover a spouse or dependents on another health plan this does not apply to their coverage.
- Changes to vision, dental, and non-Medicare healthcare plan elections cannot be made at this time. You must wait for the May open enrollment period, unless a qualifying event has occurred and notification is submitted to the Office of Pensions within 30 days of the qualifying event date.

No action is needed if you can answer Yes to all of the following statements:

- ✓ Currently enrolled in the Special Medicfill Plan and elect to keep this coverage with no changes.
- ✓ Have primary health insurance with Medicare Part A and Part B insurance
- ✓ Do not have an enrollment with a Medicare Advantage plan
- ✓ Do not have other Part D prescription drug plan
- ✓ Do not have other retirement healthcare benefits



If you answered No to any of the above statements, you may need to take action during this open enrollment period.

It is important that you review the additional information and instructions that follow.

If you wish to change your current enrollment status (enroll/terminate) in the Special Medicfill Plan, complete and return an enrollment application or termination form to the State of Delaware Office of Pensions no later than October 18, 2019. The enrollment application or termination form is available by clicking on the Special Medicfill Open Enrollment link at www.delawarepensions.com or by calling the Office of Pensions at 1-800-722-7300.

- Only submit an enrollment application or termination form to the Office of Pensions if you are making a change in your Special Medicfill coverage for the 2020 plan year.
- The pensioner must sign all enrollment applications or termination forms submitted.
- There is no enrollment option available for prescription coverage only.

My spouse and/or I enrolled in a Medicare Advantage Plan.

Enrollment in a Medicare Advantage Plan is not compatible with the Special Medicfill Plan. **Please contact the Office of Pensions if you or your dependents have enrollment in a Medicare Advantage Plan.**

- The Special Medicfill Plan is considered a Medigap plan. Medicare does not permit coordination of benefits between a Medigap plan and a Medicare Advantage Plan; therefore, both plans cannot be used to pay claims between plans. **If your spouse is only offered a Medicare Advantage Plan through their retirement benefits and your spouse is paying 50% or less of the monthly premium, your spouse must enroll and maintain enrollment in the Medicare Advantage Plan.** In accordance with the Spousal Coordination of Benefits (SCOB) Policy, your spouse is required to enroll in their former employer's retiree health coverage.

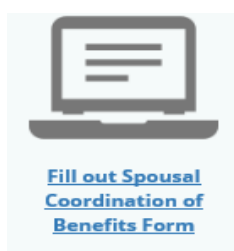
I enrolled in another Part D Prescription Drug plan and/or I have other retirement healthcare benefits.

The Centers for Medicare & Medicaid Services (CMS) only allow enrollment in one qualified Part D prescription drug plan. The State of Delaware offers enrollment in the Special Medicfill Plan *with OR without* the qualified Part D prescription drug coverage. If you wish to enroll in other Part D coverage, please submit a completed healthcare application changing your enrollment to Special Medicfill without prescription. If you have enrollment in other retirement healthcare benefits, please make sure enrollment in these benefits will not interrupt your enrollment in the Special Medicfill Plan. Please contact the Office of Pensions if you need assistance.

My spouse has other health benefits from employment or retirement.

The State's Spousal Coordination of Benefits policy ensures fiscal responsibility for the State of Delaware Group Health Insurance Program Fund where other employers are offering health care benefits to their employees and retirees. The policy still applies to spouses who are Medicare eligible. If you cover a spouse under the State of Delaware Special Medicfill Plan, you **do not need to complete a Spousal Coordination of Benefits form unless** your spouse's employment, retirement benefits, and/or health insurance status has changed or will be changing since the last time you submitted a form.

- The complete Spousal Coordination of Benefits policy and self-service guide, which provides step-by-step instructions on electronic form completion is also available at www.delawarepensions.com.
- If you need to report a change, the electronic Spousal Coordination of Benefits form must be completed no later than October 18, 2019. **You can easily complete the online form from our website** www.delawarepensions.com by clicking the icon shown below on our website.



Important State of Delaware Special Medicfill Plan Reminders.

Medicare Part A and Part B enrollment is required by the State of Delaware and must be the primary health insurance for all individuals who are enrolled in pension healthcare benefits, who are Medicare eligible due to either disability or obtaining the age of 65. Highmark Delaware Special Medicfill coverage will provide supplemental coverage for claims after Medicare has paid as the primary payer. If Medicare is not the primary insurance and/or has denied the claim, the Medicfill Plan cannot coordinate and pay as supplemental coverage.

Enrollment in the State of Delaware Special Medicfill Plan requires Medicare Part A and Part B enrollment to be maintained with the Social Security Administration, which includes but is not limited to, making payments for all required monthly premiums as prescribed by the Social Security Administration. If the Social Security Administration terminates your Medicare enrollment, please notify the Office of Pensions. Contact the Social Security Administration for any questions regarding Medicare enrollment and/or payment of Medicare premiums.



Special Medicfill Open Enrollment information is available online by visiting the Office of Pensions website at www.delawarepensions.com.

Information regarding changes to formulary and pharmacy networks is communicated directly from Express Scripts. **Please review all Express Scripts mailings for important information that may affect your pharmacy benefits.**

Remember, Open Enrollment for State of Delaware Special Medicfill Plan ends on October 18, 2019.

If you have any questions about the State of Delaware Special Medicfill Open Enrollment or your current benefits, please contact the Office of Pensions at 1-800-722-7300 or at www.delawarepensions.com.